

**Proposed NU Business Name: M/S SAMIA SANITARY**



Project identification and prepared by: Abdur Rouf,  
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Md. Abdus Salam</b>
Age	:	10-8-1983 (35 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	01 Daughter, 02 Sons
No. of siblings:	:	02 Brothers, 03 Sisters
Address	:	Vill: North Kalma, P.O: ....., P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>FARIDA BEGUM</b>
(iii) Father's name	:	<b>MD. SALIM AHMMED</b>
(iv) GB member's info	:	Branch: Horinathpur, Hizla, Centre # 03(Female), Member ID: 1031, Group No: 01 Member since: 22-03-2015 (03 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 2,00,000/-, Outstanding loan: 75,360/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Sanitary business.
Business Experiences and Training Info	:	3 years experience in running business. 2 Years in own business He has training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-304071
Family's Contact No.	:	01997-419673
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FARIDA BEGUM** Joined Grameen Bank Since 3 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House Repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SAMIA SANITARY</b>
Location	:	Kalma-01, Savar, Dhaka.
Total Investment in BDT	:	BDT 5,50,000/-
Financing	:	Self BDT 4,50,000 (from existing business) 82% Required Investment BDT 1,00,000 (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 22ft = 220 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪ Currently run a Sanitary business.</li><li>▪ The business is operating by entrepreneur. Existing on 01 Employees.</li><li>▪ The business is under Renting.</li><li>▪ Collects goods from Gulisthan.</li><li>▪ Agreed grace period is 3 months.</li></ul>

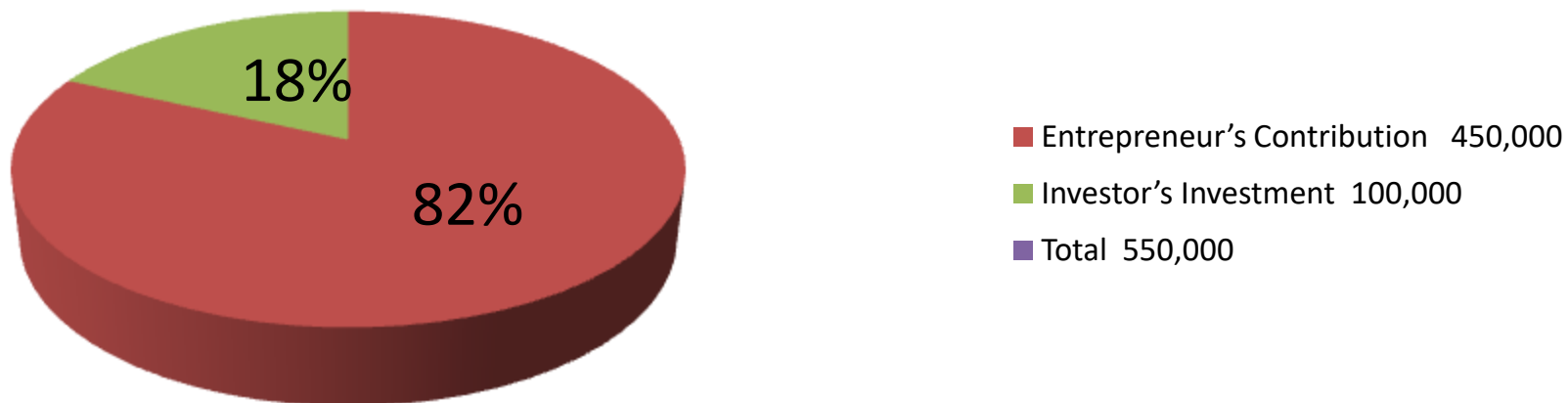
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sanitary items	5000	150000	1800000
	0	0	0
<b>Total Sales (A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
Less Variable Expense			
Sanitary items	4250	127500	1530000
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127500</b>	<b>1530000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>12,100</b>	<b>145200</b>
<b>Net Profit (E)= [C-D]</b>		<b>10,400</b>	<b>124800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pan	50	500	25,000	0	0	10,000	35,000
G. I. Fittings	4000	30	120,000	0	0	30,000	150,000
Fence item	0	0	100,000	0	0	30,000	130,000
Be sine	10	4000	40,000	0	0	0	40,000
Others Pipe	0	0	115,000	0	0	30,000	145,000
Advanced	0	0	50,000	0	0	0	50,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>450,000</b>	<b>0</b>	<b>0</b>	<b>100,000</b>	<b>550,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Sanitary items	7000	210000	2520000	2646000	2778300
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>7000</b>	<b>210000</b>	<b>2520000</b>	<b>2646000</b>	<b>2778300</b>
Less Variable Expense			0		
Sanitary items	5950	178500	2142000	2249100	2361555
			0		
<b>Total variable Expense (B)</b>	<b>5,950</b>	<b>178500</b>	<b>2142000</b>	<b>2249100</b>	<b>2361555</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,050</b>	<b>31500</b>	<b>378000</b>	<b>396900</b>	<b>416745</b>
Less Variable Expense			0		
Rent		2,000	24000	24,000	24000
Electricity bill		600	7200	7700	8200
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		3000	36000	36000	36000
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		<b>12,900</b>	<b>154,800</b>	<b>155,900</b>	<b>157000</b>
<b>Net Profit (E)= [C-D]</b>		<b>18600</b>	<b>223200</b>	<b>241,000</b>	<b>259745</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



## Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	223,200	241,000	259745
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		183,200	384200
	<b>Total Cash Inflow</b>	<b>323200</b>	<b>424200</b>	<b>643945</b>
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40000</b>	<b>40000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>183,200</b>	<b>384200</b>	<b>603945</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family: 0 Others:01  
Experience & Skill : 3 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kalmar-01, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures



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